IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

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ANNA L. BARREIRO,

Case 20-20061-CMB Chapter 13

Debtor

ANNA L. BARREIRO,

Movant

v.

RONDA J. WINNECOUR, Chapter 13 Trustee, U.S. Trustee's Office, Credit Acceptance Corp., PNC Bank, NA, Westmoreland County Tax Claim Bureua, Perry Township Municipal Authority, Ally Financial, Capital One Bank, Fayette Waste, Synchrony Bank, Greensky LLC, Toyota Financial, West Penn Power,

Respondents

NOTICE OF PROPOSED MODIFICATION TO CHAPTER 13 PLAN DATED JANUARY 12, 2021

- 1. Pursuant to 11 U.S.C. § 1329, the Debtor(s) has filed an Amended Chapter 13 Plan dated June 21, 2021, attached hereto as Exhibit "A". Pursuant to the Amended Chapter 13 Plan, the Debtor seeks to modify the confirmed Plan in the following particulars:
 - A. Adjusting the monthly payment to \$1,295.00.
- B. Changing pro rata percentage distribution to unsecured general creditors to an estimated 3.7.00%.
 - C. Incorporating the terms of Claim #1 filed by Credit Acceptance Corp.
- 2. The proposed modification to the confirmed Plan will impact the treatment of the claims of the following creditors, and in the following particulars: Timely filed unsecured claims will receive an estimated 3.7% distribution.
 - 3. Debtor submits that the modification is being filed primarily for proper

Plan funding to pay the secured claims.

4. Debtor submits that the requested modification is being proposed in good faith, and not for any means prohibited by applicable law. Debtor further submits that the proposed modification complies with 11 U.S.C. §§ 1322(a), 1322(b), 1325(a), and 1329, and except as set forth above, there are no other modifications sought by way of the Amended Chapter 13 Plan.

WHEREFORE, Debtor respectfully requests this Honorable Court enter an Order confirming the Amended Chapter 13 Plan dated June 21, 2021.

Respectfully submitted,

/s/ Christian M. Rieger
Christian M. Rieger, Esquire
PA: 307037
2403 Sidney Street
Suite 214
Pittsburgh, PA 15203
criegerlaw@gmail.com
(412) 381-8809
(412) 381-4594 (fax)

Date: June 21, 2021

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| Fill in this info | ormation to identify you | case: | | | | |
|---------------------------------|---|--|---|---|---|--|
| Debtor 1 | ANNA I | | ARREIRO Name | abla | Check if this is plan, and list be | elow the |
| Debtor 2 (Spouse, if filing) | First Name M | ddle Name Las | t Name | | been changed | e plan that have I. |
| United States Ba | nkruptcy Court for the Weste | n District of Pennsylvania | | 2. | 1; 3.1; 3.2 | |
| Case number (if known) | 21- 20061-CMB | | _ | _ | | |
| Western | District of Penr | isylvania | | | | |
| Chapte | r 13 Plan Da | ted: June 21, | 2021 | | | |
| Part 1: Not | ices | | | | | |
| To Debtors: | indicate that the opti | on is appropriate in | propriate in some cases, but t your circumstances. Plans the of this plan control unless oth | nat do not c | omply with loca | al rules and judicia |
| | In the following notice t | o creditors, you must c | heck each box that applies. | | | |
| To Creditors: | YOUR RIGHTS MAY E | E AFFECTED BY THI | S PLAN. YOUR CLAIM MAY BE | E REDUCED, | MODIFIED, OR | ELIMINATED. |
| | You should read this pl attorney, you may wish | • | s it with your attorney if you have | e one in this b | oankruptcy case. | If you do not have a |
| | ATTORNEY MUST FII THE CONFIRMATION PLAN WITHOUT FUR | E AN OBJECTION T HEARING, UNLESS THER NOTICE IF NO | ENT OF YOUR CLAIM OR AN O CONFIRMATION AT LEAST OTHERWISE ORDERED BY TOBJECTION TO CONFIRMATICELY PROOF OF CLAIM IN ORD | SEVEN (7) I THE COURT. ON IS FILED. | DAYS BEFORE THE COURT I SEE BANKRUI | THE DATE SET FO MAY CONFIRM TH PTCY RULE 3015. |
| | | following items. If t | portance. Debtor(s) must chec the "Included" box is unchecke in the plan. | | | |
| payment | | | nt in Part 3, which may result in a separate action will be rec | | ✓ Included | Not Included |
| | of a judicial lien or non 4 (a separate action will | | hase-money security interest, ate such limit) | set out in | Included | ✓ Not Included |
| 1.3 Nonstanda | ard provisions, set out in | Part 9 | | | Included | ✓ Not Included |
| | | | | | | |
| Part 2: Pla | n Payments and Leng | ith of Plan | | | | |
| .1 Debtor(s) will | make regular payments | to the trustee: | | | | |
| Total amount follows: | of \$_1,295.00 per | month for a remaining | g plan term of 60 months sh | nall be paid t | o the trustee from | m future earnings a |
| Payments | By Income Attachment | Directly by Debtor | By Automated Bank | Transfer | | |
| D#1 | \$ | \$ | \$ 1,295.00 | | | |
| D#2 | \$ | \$ | \$ | | | |
| (1 | ments must be used by d | ehtors having attached | le income) (SSA direct depos | sit recinients | anly) | |

| Unpaid Filing Fees. The balance of S | | Additional payments: | | | | | | | |
|--|-----|--|--|--|--|--|---|---|--|
| None. If "None" is checked, the rest of Section 2.2 need not be completed or reproduced. The debtor(s) will make additional payment(s) to the trustee from other sources, as specified below. Describe the source, estimated amount, and date of each anticipated payment. The total amount to be paid into the plan (plan base) shall be computed by the trustee based on the total amount of plan payments plus any additional sources of plan funding described above. Treatment of Secured Claims | | | nce of \$ | shall be fully paid by | y the Trustee to | the Clerk of | the Bankruptcy | Court from the first | |
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| amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 (provided that an appropriate order of court is obtained through an adversary proceeding). Name of creditor Estimated amount of creditor's total claim (See Para. 8.7 below) Collateral collateral claims senior secured rate payment to creditor's claim creditor's claim \$\$\$\$\$\$\$ \$ | 3.2 | Insert additional claims as needed. Request for valuation of security Check one. None. If "None" is checked, the The remainder of this paragra The debtor(s) will request, by f | , payment of fully secured e rest of Section 3.2 need r aph will be effective only | d claims, and modinot be completed or | fication of under reproduced. | g escrow) 34 rsecured cl | \$ 14,113.43 daims. | 2/2021 | |
| of creditor's total collateral claims senior secured rate payment to claim (See Para. 8.7 to creditor's claim creditor below) claim | 3.2 | Insert additional claims as needed. Request for valuation of security Check one. None. If "None" is checked, the The remainder of this paragra The debtor(s) will request, by five below. For each secured claim listed below | e rest of Section 3.2 need r aph will be effective only iiling a separate adversary | d claims, and modinot be completed or if the applicable boy proceeding, that the value of the sec | fication of under reproduced. ox in Part 1 of the he court determination of the court determination o | g escrow) 34 rsecured cl | \$ 14,113.43 laims. hecked. of the secured et out in the co | 2/2021 I claims listed | |
| | 3.2 | Insert additional claims as needed. Request for valuation of security Check one. None. If "None" is checked, the The remainder of this paragra The debtor(s) will request, by five below. For each secured claim listed belo Amount of secured claim. For each the portion of any allowed claim the amount of a creditor's secured claim. | e rest of Section 3.2 need representation and separate adversary, when the debtor(s) state that a listed claim, the value of the state exceeds the amount of im is listed below as having | d claims, and modification of the completed or if the applicable boy proceeding, that the value of the secured claim will the secured claim wing no value, the cree | fication of under reproduced. ox in Part 1 of the court determinate the court determinate the paid in full will be treated as ditor's allowed of the court determinate the cour | g escrow) 34 rsecured class plan is cone the value and be as seith interest an unsecured an un | hecked. of the secured the rate state ed claim under treated in its | 2/2021 I claims listed Dlumn headed d below. Part 5. If the | |
| | 3.2 | Insert additional claims as needed. Request for valuation of security Check one. None. If "None" is checked, the The remainder of this paragra The debtor(s) will request, by f below. For each secured claim listed beloe Amount of secured claim. For each The portion of any allowed claim the amount of a creditor's secured claim under Part 5 (prov.) Name of creditor Estimate of creditical in (S.) | e rest of Section 3.2 need representation and separate adversary, when the debtor(s) state that a listed claim, the value of the listed claim, the value of the listed claim, the value of the listed below as having ided that an appropriate or lead amount of the core amount of the core amount of collaterator's total | d claims, and modi- not be completed or if the applicable bo y proceeding, that the the value of the sec- ne secured claim will the secured claim will | fication of under reproduced. ox in Part 1 of the court determined be the court determined by the paid in full will be treated as diditor's allowed count of claims senior to creditor's | rsecured claim will be diversary pro- | sany) \$ 14,113.43 laims. hecked. of the secured the rate state ed claim under treated in its ceeding). Interest | 2/2021 I claims listed Dlumn headed d below. Part 5. If the entirety as an Monthly payment to | |

Debtor(sCase 21-20061-CMB Doc 32 Page 5 of 11 Document 3.3 Secured claims excluded from 11 U.S.C. § 506. Check one. None. If "None" is checked, the rest of Section 3.3 need not be completed or reproduced. The claims listed below were either: (1) Incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for personal use of the debtor(s), or (2) Incurred within one (1) year of the petition date and secured by a purchase money security interest in any other thing of value. These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed by the trustee. Name of creditor Collateral Amount of claim Interest Monthly payment rate to creditor \$ % \$ Insert additional claims as needed. 3.4 Lien Avoidance. Check one. None. If "None" is checked, the rest of Section 3.4 need not be completed or reproduced. The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked. The judicial liens or nonpossessory, nonpurchase-money security interests securing the claims listed below impair exemptions to which the debtor(s) would have been entitled under 11 U.S.C. § 522(b). The debtor(s) will request, by filing a separate motion, that the court order the avoidance of a judicial lien or security interest securing a claim listed below to the extent that it impairs such exemptions. The amount of any judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). If more than one lien is to be avoided, provide the information separately for each lien. Name of creditor Collateral **Modified principal** Interest Monthly payment balance* or pro rata rate \$ % \$ Insert additional claims as needed. *If the lien will be wholly avoided, insert \$0 for Modified principal balance. 3.5 Surrender of Collateral. Check one. None. If "None" is checked, the rest of Section 3.5 need not be completed or reproduced.

The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under 11 U.S.C. § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5.

Name of creditor Collateral

| 36 S | ecure | d tay | claims. |
|------|-------|-------|---------|

| Name of taxing authority | Total amount of claim | Type of tax | Interest rate* | Identifying number(s) if collateral is real estate | Tax periods |
|--------------------------|-----------------------|-------------|-------------------|--|-------------|
| | \$ | | % | _ | |

Insert additional claims as needed.

* The secured tax claims of the Internal Revenue Service, Commonwealth of Pennsylvania, and any other tax claimants shall bear interest at the statutory rate in effect as of the date of confirmation.

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Treatment of Fees and Priority Claims

4.1 General.

Trustee's fees and all allowed priority claims, including Domestic Support Obligations other than those treated in Section 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees.

Trustee's fees are governed by statute and may change during the course of the case. The trustee shall compute the trustee's percentage fees and publish the prevailing rates on the court's website for the prior five years. It is incumbent upon the debtor(s)' attorney or debtor (if *pro se*) and the trustee to monitor any change in the percentage fees to insure that the plan is adequately funded.

4.3 Attorney's fees.

| Attorney's fees are payable to Christian M. Rieger, Esq. | In addition to a retainer of \$ | 1,860.00 | (of which \$_ | 313.00 | was a |
|---|----------------------------------|-----------------|---------------|----------------|---------|
| payment to reimburse costs advanced and/or a no-look costs deposi | t) already paid by or on behalf | of the debtor, | the amount of | of \$_3,453.00 | is |
| to be paid at the rate of \$200.00 per month. Including any retain | ner paid, a total of \$_0.00 | in fees and | costs reimbu | rsement has | s been |
| approved by the court to date, based on a combination of the r | no-look fee and costs deposit | and previous | sly approved | application | (s) for |
| compensation above the no-look fee. An additional \$ _0.00 v | vill be sought through a fee ap | plication to be | filed and app | proved before | re any |
| additional amount will be paid through the plan, and this plan conta | ins sufficient funding to pay th | at additional a | mount, witho | ut diminishi | ng the |
| amounts required to be paid under this plan to holders of allowed uns | ecured claims. | | | | |
| | | | | | |
| | | | | | |

Check here if a no-look fee in the amount provided for in Local Bankruptcy Rule 9020-7(c) is being requested for services rendered to the debtor(s) through participation in the bankruptcy court's Loss Mitigation Program (do not include the no-look fee in the total amount of compensation requested, above).

4.4 Priority claims not treated elsewhere in Part 4.

None. If "None" is checked, the rest of Section 4.4 need not be completed or reproduced.

| Name of creditor | Total amount of claim | Interest rate (0% if blank) | Statute providing priority status |
|------------------|-----------------------|-----------------------------------|-----------------------------------|
| | \$ | % | |

| 4.5 | Priority Domestic Support | Obligations not assigned or | owed to a governmental unit. |
|-----|---------------------------|-----------------------------|------------------------------|
|-----|---------------------------|-----------------------------|------------------------------|

| | If the debtor(s) is/are currently paying Domestic Support Obligations through existing state court order(s) and leaves this section blank, the debtor(s) expressly agrees to continue paying and remain current on all Domestic Support Obligations through existing state court orders. | | | | | | |
|---|--|-------------------------|-------------|----------------------------------|-----------------------------|--|--|
| | Check here if this payment is for prepetition | arrearages only. | | | | | |
| | Name of creditor (specify the actual payee, e.g SCDU) | . PA Description | | Claim | Monthly payment or pro rata | | |
| | | | | \$ | \$ | | |
| | Insert additional claims as needed. | | | | | | |
| .6 Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount. Check one. ✓ None. If "None" is checked, the rest of Section 4.6 need not be completed or reproduced. The allowed priority claims listed below are based on a Domestic Support Obligation that has been assigned to or is owed governmental unit and will be paid less than the full amount of the claim under 11 U.S.C. § 1322(a)(4). This provision requires payments in Section 2.1 be for a term of 60 months. See 11 U.S.C. § 1322(a)(4). Name of creditor Amount of claim to be paid | | | | | | | |
| | | | \$ | | | | |
| | Insert additional claims as needed. | | | | | | |
| .7 | Priority unsecured tax claims paid in full. | | | | | | |
| | Name of taxing authority | Total amount of claim | Type of tax | Interest rate (0% i blank) | Tax periods f | | |
| | | \$ | | | % | | |
| | Insert additional claims as needed. | - | - | | | | |

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Treatment of Nonpriority Unsecured Claims

| 5.1 | Nonpriority unsecured claims not separately c | lassified. | | | | |
|--|--|--|---|---|--|--|
| | Debtor(s) ESTIMATE(S) that a total of \$1,500.00 | will be available for dis | tribution to nonpriority unsec | cured creditors. | | |
| | ed creditors to comply | with the liquidation | | | | |
| | The total pool of funds estimated above is NO7 available for payment to these creditors under the percentage of payment to general unsecured cred of allowed claims. Late-filed claims will not be pai pro-rata unless an objection has been filed within included in this class. | e plan base will be determ ditors is <u>3.7</u> %. T d unless all timely filed cla | ined only after audit of the phe percentage of payment rims have been paid in full. | plan at time of completi may change, based upo Thereafter, all late-filed | on. The estimate on the total amour claims will be pai | |
| 5.2 | Maintenance of payments and cure of any defa | nult on nonpriority unsec | ured claims. | | | |
| | Check one. | | | | | |
| None. If "None" is checked, the rest of Section 5.2 need not be completed or reproduced. The debtor(s) will maintain the contractual installment payments and cure any default in payments on the unsecured claims list | | | | | | |
| | which the last payment is due after the final amount will be paid in full as specified below a | | | the trustee. The claim | for the arrearage | |
| | Name of creditor | Current installment payment | Amount of arrearage to be paid on the claim | Estimated total payments by trustee | Payment beginning date (MM/ YYYY) | |
| | | \$ | \$ | \$ | | |
| | Insert additional claims as needed. | _ | _ | - | | |
| 5.3 | Postpetition utility monthly payments. | | | | | |
| | The provisions of Section 5.3 are available on monthly combined payment for postpetition utility not change for the life of the plan. Should the util | services, any postpetition | delinquencies, and unpaid | security deposits. The | claim payment wil | |

5.3

amended plan. These payments may not resolve all of the postpetition claims of the utility. The utility may require additional funds from the debtor(s) after discharge.

| Name of creditor | Monthly payment | Postpetition account number |
|------------------|-----------------|-----------------------------|
| | \$ | |

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| The allowed nonp | riority unsecured claims listed b | below are separa | ately classified an | d will be treated as follo | ws: | | |
|---|---|---|---|--|---|-------------------------------------|--|
| Name of creditor | Basis f | Basis for separate classification and treatment | | Amount of arrearag | | Estimated total payments by trustee | |
| | | | | \$ | % | \$ | |
| Insert additional claim | as needed. | | | | - | | |
| art 6: Executory | Contracts and Unexpired I | Leases | | | | | |
| | | | | | | | |
| The executory contra | cts and unexpired leases lis | ted below are a | ssumed and will | be treated as specific | ed. All other | execut | tory contra |
| and unexpired lease | are rejected. | | | | | | |
| | s are rejected. | | | | | | |
| and unexpired lease Check one. | - | | | oduced. | | | |
| and unexpired lease. Check one. None. If "None" is | s checked, the rest of Section 6 | 6.1 need not be o | completed or repr | | ymants will l | ho disk | oursed by t |
| and unexpired lease. Check one. None. If "None" is | - | 6.1 need not be o | completed or repr | | ments will t | be disk | oursed by 1 |
| and unexpired lease. Check one. None. If "None" in the Assumed items. | s checked, the rest of Section 6 | 6.1 need not be o | completed or repr | | rments will be Estimated payments trustee | total | Payment beginning date (MM/ YYYY) |
| and unexpired lease Check one. None. If "None" in Assumed items. trustee. | checked, the rest of Section 6 Current installment paymer Description of lease | 6.1 need not be o | completed or reproduced by the tree Current installment | ustee. Arrearage pay Amount of arrearage to be | Estimated payments | total | Payment beginning date (MM/ |
| and unexpired lease Check one. None. If "None" in Assumed items. trustee. | checked, the rest of Section 6 Current installment paymer Description of lease executory contract | 6.1 need not be o | completed or reprodursed by the tr Current installment payment | ustee. Arrearage pay Amount of arrearage to be paid | Estimated payments trustee | total | Payment beginning date (MM/ |
| and unexpired lease. Check one. None. If "None" in Assumed items. trustee. Name of creditor | Current installment paymer Description of lease executory contract | 6.1 need not be o | completed or reprodursed by the tr Current installment payment | ustee. Arrearage pay Amount of arrearage to be paid | Estimated payments trustee | total | Payment beginning date (MM/ |
| and unexpired lease. Check one. None. If "None" in Assumed items. trustee. Name of creditor | checked, the rest of Section 6 Current installment paymer Description of lease executory contract | 6.1 need not be o | completed or reprodursed by the tr Current installment payment | ustee. Arrearage pay Amount of arrearage to be paid | Estimated payments trustee | total | Payment beginning date (MM |
| and unexpired lease. Check one. None. If "None" in Assumed items. trustee. Name of creditor | Current installment paymer Description of lease executory contract | 6.1 need not be o | completed or reprodursed by the tr Current installment payment | ustee. Arrearage pay Amount of arrearage to be paid | Estimated payments trustee | total | Payment beginning date (MM |
| and unexpired lease. Check one. None. If "None" is a sumed items. trustee. Name of creditor Insert additional claims art 7: Vesting of I | Current installment paymer Description of lease executory contract | 6.1 need not be onts will be disbed property or | completed or reproducted by the tree current installment payment | Amount of arrearage to be paid | Estimated payments trustee | total by | Payment beginning date (MM YYYY) |

- 8.1 This is the voluntary chapter 13 reorganization plan of the debtor(s). The debtor(s) understand and agree(s) that the chapter 13 plan may be extended as necessary by the trustee (up to any period permitted by applicable law) to insure that the goals of the plan have been achieved. Notwithstanding any statement by the trustee's office concerning amounts needed to fund a plan, the adequacy of plan funding in order to meet the plan goals remains the sole responsibility of debtor(s) and debtor(s)' attorney. It shall be the responsibility of the debtor(s) and debtor(s)' attorney to monitor the plan to ensure that the plan remains adequately funded during its entire term.
- 8.2 Prior to the meeting of creditors, the debtor(s) shall comply with the tax return filing requirements of 11 U.S.C § 1308 and provide the trustee with documentation of such compliance by the time of the meeting. Debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the information needed for the trustee to comply with the requirements of 11 U.S.C. § 1302 as to the notification to be given to Domestic Support Obligation creditors, and debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the calculations relied upon to determine the debtor(s)' current monthly income and disposable income.
- 8.3 The debtor(s) shall have a duty to inform the trustee of any assets acquired while the chapter 13 case is pending, such as insurance proceeds, recovery on any lawsuit or claims for personal injury or property damage, lottery winnings, or inheritances. The debtor(s) must obtain prior court approval before entering into any postpetition financing or borrowing of any kind, and before selling any assets.

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- **8.4** Unless otherwise stated in this plan or permitted by a court order, all claims or debts provided for by the plan to receive a distribution shall be paid by and through the trustee.
- **8.5** Percentage fees to the trustee are paid on receipts of plan payments at the rate fixed by the United States Trustee. The trustee has the discretion to adjust, interpret, and implement the distribution schedule to carry out the plan, provided that, to the extent the trustee seeks a material modification of this plan or its contemplated distribution schedule, the trustee must seek and obtain prior authorization of the court. The trustee shall follow this standard plan form sequence unless otherwise ordered by the court:

Level One: Unpaid filing fees.

Level Two: Secured claims and lease payments entitled to 11 U.S.C. § 1326(a)(1)(C) pre-confirmation adequate protection payments.

Level Three: Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and

postpetition utility claims.

Level Four: Priority Domestic Support Obligations.

Level Five: Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.

Level Six: All remaining secured, priority and specially classified claims, and miscellaneous secured arrears.

Level Seven: Allowed nonpriority unsecured claims.

Level Eight: Untimely filed nonpriority unsecured claims for which an objection has not been filed.

- 8.6 As a condition to the debtor(s)' eligibility to receive a discharge upon successful completion of the plan, debtor(s)' attorney or debtor(s) (if pro se) shall file Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) with the court within forty-five (45) days after making the final plan payment.
- 8.7 The provisions for payment to secured, priority, and specially classified unsecured creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the trustee will not be required. In the absence of a contrary timely filed proof of claim, the amounts stated in the plan for each claim are controlling. The clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. Unless otherwise ordered by the court, if a secured, priority, or specially classified creditor timely files its own claim, then the creditor's claim shall govern, provided the debtor(s) and debtor(s)' attorney have been given notice and an opportunity to object. The trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.
- 8.8 Any creditor whose secured claim is not modified by this plan and subsequent order of court shall retain its lien.
- 8.9 Any creditor whose secured claim is modified or whose lien is reduced by the plan shall retain its lien until the underlying debt is discharged under 11 U.S.C. § 1328 or until it has been paid the full amount to which it is entitled under applicable nonbankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and entry of a discharge order, the modified lien will terminate and be released. The creditor shall promptly cause all mortgages, liens, and security interests encumbering the collateral to be satisfied, discharged, and released.
- 8.10 The provisions of Sections 8.8 and 8.9 will also apply to allowed secured, priority, and specially classified unsecured claims filed after the bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' ATTORNEY OR DEBTOR(S) (IF PRO SE) WILL NOT BE PAID. The responsibility for reviewing the claims and objecting where appropriate is placed upon the debtor(s).

Part 9: Nonstandard Plan Provisions

9.1 Check "None" or List Nonstandard Plan Provisions.

None. If "None" is checked, the rest of part 9 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if the applicable box in Part 1 is checked. Any provision set forth herein is subject to court approval after notice and a hearing upon the filing of an appropriate motion.

PAWB Local Form 10 (12/17) Chapter 13 Plan Page 8 of 9

Part 10:

Signatures

10.1 Signatures of Debtor(s) and Debtor(s)' Attorney.

If the debtor(s) do not have an attorney, the debtor(s) must sign below; otherwise the debtor(s)' signatures are optional. The attorney for the debtor(s), if any, must sign below.

By signing this plan the undersigned, as debtor(s)' attorney or the debtor(s) (if pro se), certify(ies) that I/we have reviewed any prior confirmed plan(s), order(s) confirming prior plan(s), proofs of claim filed with the court by creditors, and any orders of court affecting the amount(s) or treatment of any creditor claims, and except as modified herein, this proposed plan conforms to and is consistent with all such prior plans, orders, and claims. False certifications shall subject the signatories to sanctions under Bankruptcy Rule 9011.

By filing this document, debtor(s)' attorney or debtor(s) (if pro se), also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in the standard chapter 13 plan form adopted for use by the United States Bankruptcy Court for the Western District of Pennsylvania, other than any nonstandard provisions included in Part 9. It is further acknowledged that any deviation from the standard plan form shall not become operative unless it is specifically identified as a "nonstandard" term and is approved by the court in a separate order.

| X/s/ Anna L. Barreiro | X | | |
|----------------------------------|-----------------------|--|--|
| Signature of Debtor 1 | Signature of Debtor 2 | | |
| Executed on 6/21/2021 | Executed on | | |
| MM/DD/YYYY | MM/DD/YYYY | | |
| X/s/ Christian M. Rieger | Date 6/21/2021 | | |
| Signature of debtor(s)' attorney | MM/DD/YYYY | | |